

United States Bankruptcy Court
District of New HampshireIn re:
Mykle Lepene
DebtorCase No. 21-10245-BAH
Chapter 13**CERTIFICATE OF NOTICE**District/off: 0102-1
Date Rcvd: Jul 17, 2024User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2024:

Recip ID	Recipient Name and Address
db	+ Mykle Lepene, 35 Lepene Drive, Farmington, NH 03835-3204
cr	+ Eliza Conley-Lepene, c/o Wadleigh Starr & Peters PLLC, 95 Market Street, Manchester, NH 03101-1933
3125652	+ Carol and Dennis Lepene, 35 Lepene Drive, Farmington, NH 03835-3204
3125659	+ Elizabeth Conley, c/o Patrick Bedard, Esq., 9 Bradstreet Lane, PO Box 366, Eliot, ME 03903-0366
3125660	+ Elizabeth Conley-Lepene, Christopher C. Taintor, Esq., Two Canal Plaza P.O.Box 4600, Portland, ME 04112-4600
3125661	New Hampshire House/do, C/o Dovenmuehle Mortgage, Schaumburg, IL 60173
3127690	+ New Hampshire Housing Finance Authority, Marc van Zanten, Esq., 1662 Elm Street, Manchester, NH 03101-1243
3125665	+ St. Mary's Bank, 200 Bedford St, Manchester, NH 03101-1153
3125664	+ St. Mary's Bank, Attn: Bankruptcy, 200 McGregor St, Manchester, NH 03102-3745

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
3125650	EDI: BANKAMER	Jul 17 2024 21:43:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
3125651	+ EDI: BANKAMER	Jul 17 2024 21:43:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
3128739	+ EDI: BANKAMER2	Jul 17 2024 21:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
3129191	EDI: CITICORP	Jul 17 2024 21:43:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
3125653	+ EDI: CITICORP	Jul 17 2024 21:43:00	Citibank/Goodyear, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
3125654	+ EDI: CITICORP	Jul 17 2024 21:43:00	Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497
3125656	+ Email/Text: bankruptcy@connexuscu.org	Jul 17 2024 17:42:00	Connexus CU, 2600 Pine Ridge Blvd, Wausau, WI 54401-7800
3125655	+ Email/Text: bankruptcy@connexuscu.org	Jul 17 2024 17:42:00	Connexus CU, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
3125658	EDI: DISCOVER	Jul 17 2024 21:43:00	Discover Financial, Pob 15316, Wilmington, DE 19850
3126585	EDI: DISCOVER	Jul 17 2024 21:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
3125657	+ EDI: DISCOVER	Jul 17 2024 21:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
3155353	+ EDI: PRA.COM	Jul 17 2024 21:43:00	PRA Receivables Management LLC, as agent of, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541-1067

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3125733	+ EDI: PRA.COM	Jul 17 2024 21:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
3127208	EDI: Q3G.COM	Jul 17 2024 21:43:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
3125662	Email/Text: resolutionrecovery@servicecu.org	Jul 17 2024 17:42:00	Service Credit Union, Attn: Bankruptcy, Po Box 1268, Portsmouth, NH 03801
3125663	Email/Text: resolutionrecovery@servicecu.org	Jul 17 2024 17:42:00	Service Credit Union, Pob 1268, Portsmouth, NH 03801
3125667	+ EDI: SYNC	Jul 17 2024 21:43:00	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
3125666	+ EDI: SYNC	Jul 17 2024 21:43:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
3129226	^ MEBN	Jul 17 2024 17:39:49	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

Name	Email Address
Christopher C. Taintor	on behalf of Creditor Eliza Conley-Lepene ctaintor@nhdlaw.com beverest@nhdlaw.com
Craig S. Donais	on behalf of Creditor Eliza Conley-Lepene cdonais@wadleighlaw.com kdraus@wadleighlaw.com;cdonais@recap.email
Lawrence P. Sumski	SumskiCh13@gmail.com
Marc Van Zanten	on behalf of Creditor New Hampshire Housing Finance Authority mvanzanten@cda-law.com ltran@cda-law.com
Office of the U.S. Trustee	USTPRegion01.MR.ECF@usdoj.gov
Sandra A. Kuhn	on behalf of Debtor Mykle Lepene skuhn@familylegalservices.org jodi@familylegalservices.org;family@familylegalservices.org;jrunge@familylegalservices.org;ahuntley@familylegalservices.org

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Information to identify the case:			
Debtor 1	<u>Mykle Lepene</u>		Social Security number or ITIN xxx-xx-3318
	First Name	Middle Name	Last Name
Debtor 2			Social Security number or ITIN
(Spouse, if filing)	First Name	Middle Name	Last Name
			EIN
United States Bankruptcy Court District of New Hampshire Live Database			
Case number: 21-10245-BAH			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mykle Lepene

July 17, 2024

By the court: /s/ Bruce A. Harwood
United States Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.